

## Medicare Supplement Rate Increase Filings

Company	Effective	Ave. Increase	Comments
American Continental	9/1-10/1/11	0.00%	5%-(15%); Varies by state
Assured Life	8/17/11	9.90%	Pennsylvania
Bankers Fidelity	6/6-6/8/11	8.00%	Pennsylvania, Ohio
BCBS	8/1/11	9.05%	Michigan
Columbian Mutual	8/1/11	11.29%	9.9%-14%; Varies by state
Family Life	8/1-10/1/11	15.40%	12%-20%; Varies by state
Gerber	8/17-9/15/11	15.54%	9%-20%; Varies by state
GPM Life	9/1-10/1/11	11.76%	8%-21.5%; Varies by state
KSKJ	11/1-12/1/11	15.00%	Ohio, Kansas
Loyal American	10/2/11	12.00%	South Dakota
Medico	9/1-10/1/11	8.50%	8%-9.5%; Varies by state
Royal Neighbors	7/1-10/1/11	9.67%	8%-17%; Varies by state
UCT	7/1-9/1/11	9.20%	6%-14.5%; Varies by state

## Short Term Care Underwriting Data

**September question:** How are companies underwriting the circulatory system?

CRITERIA	CONDITIONS			
	Heart Attack	Congestive Heart Failure	Stroke	TIA
Don't ask	45%	36%	0%	18%
2 year look back	36%	36%	55%	36%
3 year look back	0%	0%	18%	18%
5 year look back	9%	18%	18%	9%
Ever	9%	9%	9%	9%



**Who's Hot?**  
Med Supp  
**Pennsylvania**

Company	Annual Rate <sup>1</sup>	Effective Date
Medico	\$1,328.00	6/1/10
Gerber Life	\$1,363.92	1/1/11
Sterling Investors	\$1,370.00	6/1/10
KSKJ	\$1,421.01	12/1/10
Forethought	\$1,442.40	4/1/11
UnitedHealthcare	\$1,451.04	1/1/11
Continental General	\$1,451.60	6/1/10
Physician's Mutual	\$1,453.33	6/1/11
Family Life	\$1,472.33	9/1/11
Assured Life	\$1,490.39	8/17/11

## New Site Helps Agents Compete

CSG Actuarial—ACCESS Capital Group's sister company—has just upgraded its website to feature bells and whistles that are helping Senior Market Agents compete at a higher level, including:

1. Medicare Supplement Rate & Underwriting Search Engine
2. Medicare Advantage/Part D/Special Needs Rate Search Engine
3. Final Expense Life Rate Search Engine
4. NAIC Data Information by Company (showing Earned Premiums, Claims, Loss Ratios, Lives Covered, Average Premiums, and more)
5. Free Reports and Industry White Papers



[Click to Watch a Demo Video](#)



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<sup>1</sup>Annual rate reflected is for Plan F, lowest non-smoking female, age 65 in the State of Pennsylvania.